

United States Bankruptcy Court
Northern District of Ohio

In re:
Kathleen F. Goodwin
Debtor

Case No. 18-60765-rk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-6

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db
25397277 +Kathleen F. Goodwin, 24 Clifton Avenue, Mansfield, OH 44907-1314
25397279 +AVITA ONTARIO HOSPITAL, 715 RICHLAND MALL, MANSFIELD, OH 44906-3802
25397280 +CHILDREN'S ANESTHESIA, 700 CHILDREN'S DRIVE 7TH FL-OCC, COLUMBUS, OH 43205-2664
25397281 +CORPATH, LLC, 3805 N. HIGH ST., STE 302, COLUMBUS, OH 43214-3539
25397281 +FROM THE GROUND UP TREE & LANDSCAPING, 2405 S. LEXINGTON SPRINGMILL RD.,
MANSFIELD, OH 44904-9542
25397283 +GREGORY M. BOOKWALTER, DDS, MS, 370 CLINE AVE., MANSFIELD, OH 44907-1057
25397285 +JAMES L BLUNT, II, 3954 INDUSTRIAL PARKWAY DR., SHELBY, OH 44875-9259
25397288 +MID-OHIO AMBULANCE SERVICE, INC., 655 S COLUMBUS ST, LANCASTER, OH 43130-4660
25397289 +MITCHELL MOORE, 57 N DIAMOND ST, MANSFIELD, OH 44902-1328
25397291 +PEDIATRIC ACADEMIC ASSOCIATION, INC., CHILDREN'S HOSPITAL, 700 CHILDREN'S DRIV,
COLUMBUS, OH 43205-2650
25397292 +PEDIATRIC PATHOLOGY ASSOCIATES OF COLUMBUS, I, 700 CHILDREN'S DRIVE 7TH FL-OCC,
COLUMBUS, OH 43205-2664
25397293 +RBC, PO BOX 1548, MANSFIELD OH 44901-1548
(address filed with court: RBC, INC., 283 GLESSNER AVE, MANSFIELD, OH 44903)
25397294 +SAMARITAN REGIONAL HEALTH SYSTEM, 3605 WARRENSVILLE CENTER ROAD, BEACHWOOD, OH 44122-5203
25397295 +STUDIO 19, 19 E FOURTH ST, MANSFIELD, OH 44902-1303
25397296 +U.S. DEPARTMENT OF EDUCATION, P.O. BOX 740283, ATLANTA, GA 30374-0283
25397297 +UNITED COLLECTION BUREAU, INC., 5620 SOUTHWYCK BLVD, SUITE 206, TOLEDO, OH 43614-1501
25397298 +VERIZON WIRELESS, C/O CT CORPORATION SYSTEM, 4400 EASTON COMMONS WAY, SUITE 125,
COLUMBUS, OH 43219-6223
25397299 +VILLAGE OF LEXINGTON, OHIO, 44 WEST MAIN STREET, LEXINGTON, OH 44904-1158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust

25397278 +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jul 20 2018 21:53:55 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25397278 +EDI: CBCSI.COM Jul 21 2018 01:23:00 CBCS, PO BOX 163279, COLUMBUS, OH 43216-3279
25397282 +EDI: PHINAMERI.COM Jul 21 2018 01:23:00 GM FINANCIAL, P.O. BOX 183593,
ARLINGTON, TX 76096-3593
25397284 +EDI: CHASE.COM Jul 21 2018 01:23:00 JPMORGAN CHASE & CO., 1111 POLARIS PKWY,
COLUMBUS, OH 43240-2050
25397286 +E-mail/Text: support@ljross.com Jul 20 2018 21:54:37 LJ ROSS, P.O. BOX 6099,
JACKSON, MI 49204-6099
25397287 +E-mail/Text: bknotices@mbandw.com Jul 20 2018 21:56:06 MCCARTHY, BURGESS & WOLFF, INC.,
26000 CANNON ROAD, BEDFORD, OH 44146-1807
25397290 E-mail/Text: oh_bankruptcy@ohiohealth.com Jul 20 2018 21:55:22 OHIOHEALTH CORPORATION,
180 EAST BROAD STREET 34TH FLOOR, COLUMBUS, OH 43215

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Jonathon Carl Elgin on behalf of Debtor Kathleen F. Goodwin jc@jcelginlaw.com
Josiah L. Mason on behalf of Trustee Josiah L. Mason jlmasontrustee@zoominternet.net,
oh23@ecfcbis.com
Josiah L. Mason jlmasontrustee@zoominternet.net, oh23@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 3

Information to identify the case:Debtor 1 **Kathleen F. Goodwin**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8352**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **18-60765-rk****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen F. Goodwin
aka Kathleen F Goodwin, fka Kathleen
Fetzer-Goodwin, fka Kathleen Fetzer, fka
Kathleen F Draper, fka Katheen Draper

7/20/18

By the court: RUSS KENDIG
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.